

LEASE ARRANGEMENTS FOR PROVIDING COMPUTER EQUIPMENT

ABSTRACT

A system and method in a computer system for providing computer equipment to customers. The method can include combining components of the computer equipment and leasing the computer equipment to a customer in return for a payment from the customer corresponding at least in part to the length of time the customer leases the computer equipment. The method can further include receiving an indication from the customer that the lease is terminated after an arbitrary, customer-selected time period has elapsed, and without incurring a penalty to the customer. The computer equipment can then be received back from the customer and re-leased or sold to another customer. At least one of the computer components can be leased from a component vendor by receiving the computer component from the vendor and paying the vendor at predetermined intervals a periodic vendor payment. The vendor payment can correspond to the cost of the computer component multiplied by an interest rate factor and divided by a total number of predetermined intervals that elapse until a value of the component is zero. The method can further include continuing to pay the periodic vendor payment after the total number of predetermined intervals has elapsed (for example, if the computer equipment is still leased to a customer), or paying the vendor for a remaining value of the computer component (for example, if the computer equipment in which the component is installed is sold to a customer). Accordingly, the method can provide flexibility to customers who may wish to return computer equipment at an arbitrary point in time. The method can benefit vendors because they may receive periodic payments that, when compiled, exceed the value of the leased component.